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SEYMOUR B. STERN

December 19, 1988

CERTIFIED MAIL,
RETURN RECEIPT REQUESTED

Mrs. H. Jean Reid
9513 Hansonville Road
Frederick, Maryland 21701

Re: Getz/Reid Foreclosure
Our File No. 71242/001

Dear Mrs. Reid:

In compliance with the instructions I have received from Mr. and Mrs. Francis X. Getz, I have instituted Deed of Trust foreclosure proceedings against your property in the Circuit Court for Frederick County, Maryland.

Your loan is in default for failure to pay your monthly payments when due.

Your real estate and improvements will be offered for sale at the Frederick County Courthouse on Tuesday, January 3, 1989, at 11:00 a.m.

Enclosed is a copy of the advertisement of the sale of your property and improvements as it recently appeared in a local newspaper.